

CANARA BANK SYNDICATE PENSIONERS & RETIREES ASSOCIATION (Regd.)

(Affiliated to AIBPARC)

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(PLEASE CIRCULATE TO ALL MEMBERS/RETIREES)

Cir.No.12/2023

Date: 19.04.2023

Dear Comrades,

CANARA BANK ISSUES COMPREHENSIVE GUIDELINES FOR THE EX-EMPLOYEE PENSIONERS AND THEIR FAMILY PENSIONERS REGARDING PENSION & RELATED MATTERS

Bank vide their Circular No. IC/369/2023 dated 19.04.2023 issued comprehensive Circular reiterating the guidelines on the pension and related matters pertaining to Ex-employee Pensioners and their Family Pensioners issued from time. The said Circular is annexed herewith for the benefit of our members/retirees contents of which are self explanatory.

With greetings

Yours comradely,

K Suresh Babu
GENERAL SECRETARY

CBSpra - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD



HUMAN RESOURCES WING
EMPLOYEES' PENSION FUND SECTION
HEAD OFFICE ANNEXE
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CIRCULAR NO : IC/369/2023
INDEX : STF-39
DATE : 19/04/2023
CODE : A H E R

SUB: COMPREHENSIVE GUIDELINES FOR THE EX-EMPLOYEE PENSIONERS AND THEIR FAMILY PENSIONERS REGARDING PENSION & RELATED MATTERS.

SYNOPSIS

Reiteration of guidelines on the pension and related matters pertaining to Ex-employee Pensioners and their Family Pensioners.

The operational guidelines for submission of application form for sanction of regular pension and commutation by the eligible retiring employees and for sanction of family pension by the eligible family members of deceased employee/ex-employee were communicated vide HO Circular No. 346/2012 dated 08.11.2012. Vide Circular no. 787/2021 dtd. 09.12.2021 "Online Application for Pension & Commutation" in HRMS package was introduced and the employees who were retiring on or after 31.12.2021 were instructed to submit their Pension application through HRMS package only. Further, vide Circular no. 19/2023 dtd. 09.01.2023 "Online Family Pension Application" in HRMS was introduced. Now, Branches / Offices are aware of the recent changes made regarding submission of online application for sanction of regular pension & commutation and family pension in HRMS package, updation of Life Certificates etc. Detailed consolidated guidelines regarding the same have been furnished here below for the benefit of all the concerned.

REGULAR PENSION:

Eligible employees who are attaining Superannuation and those who are exiting under Voluntary Retirement scheme (VRS) are required to submit/apply for pension & commutation only through online option in HRMS package. For those employees who are retiring on Superannuation, the online application facility will be enabled in "Self Service > Pension Application Form" in HRMS package during the LAST MONTH of their service. However, for such employees who will be opting for retirement under VRS, the pension module will be enabled to them by the concerned HRM Sections well before the date of relief to enable them to submit the pension application.

On submission of the application by the retiring employee, the concerned Branch/Section In-Charge or Next Higher Authority, after verifying the information updated by the retiring employee, shall forward the application to the Competent Authority at CO/HO, as the case may be, or pushback the application form if any changes are required. For the Forwarding Authority, this component is available in "Manager Self Service > Pension Appl Form Branch-Head > Pension App Form Forward".

A separate provision is also given to submit the application on behalf of the retiring employee by the Branch/Section In-Charge or next higher authority in exceptional cases where the retiring employee is on prolonged leave or exiting for other reasons (such as Compulsory Retirement / Voluntary Cessation etc.) with eligibility for pensionary benefits and access to HRMS package is not available during the last month of retirement. This provision is available in **“Manager Self Service > Pension Appl Form Branch head > Pen App Form on Behalf of Emp”**. If the online application form is submitted on behalf of the retiring employee, then the scanned copy of the physical application form along with other required documents duly filled in & signed by the retiring employee and attested by the Branch In-charge/next higher authority must be mandatorily uploaded in PDF format as attachment in the option provided in **“Employees/ Branch Head attachment”**. Physical application is to be retained at the respective Branch/Office.

Once the application form is forwarded to the Competent Authority at CO/HO, the subsequent processing and sanctioning will be done online. The retired employees will also receive a Digital Pension Payment Order (PPO) instantly on their email address once the entire processing is completed at Pension Fund Section, HR Wing, HO. All retiring employees are advised to update their personal Email IDs in the Online Pension Application without fail. Dispatching of physical PPO by Pension Fund, HO is discontinued as the entire process has been migrated to online.

The detailed operational procedures/guidelines for submission of online application for sanction of pension & commutation has been furnished in **ANNEXURE I** to this Circular.

FAMILY PENSION:

In case of death of an employee while in service who had opted for pension as per **“Canara Bank Employees’ Pension Regulations, 1995”** the family member of such employee who is eligible for family pension will submit a physical application form at the **Branch/Office where the employee had last worked**. In case of death of an ex-employee who is already drawing regular pension as per the said Regulations, the family member of such ex-employee who is eligible for family pension will submit a physical application form at the **Branch where ex-employee was drawing pension**. Format of family pension application form is available in CANNET>HRD>Application Forms (Sl. No. 22).

On receipt of family pension application from the family members, Maker at Branches/Offices are required to submit the application form only through online option available under **“Manager Self Service > Family Pension Appln Form”** in HRMS package. On submission of the application by the Maker at the Branch/Office, the concerned Branch/Section in-charge or Next Higher Authority, after verifying the information updated by the Maker, shall forward the application to the Competent Authority at CO/HO, as the case may be, or pushback the application form if any changes are required. For the Forwarding Authority, this component is available in **“Manager Self Service > Pension Appl Form Branch-Head > Family Pension appln form fwd”**, in HRMS package.

While punching the online application form by the Maker at the Branches/Offices, scanned copy of the family pension application form duly filled in all respect along with other required documents as per checklist, submitted by the family members and attested by the Branch in-charge/next higher authority should be mandatorily uploaded in a single PDF file in the **“Attachment”** option. Physical application shall be retained at the respective Branch/Office.

Once the application form is forwarded to the Competent Authority at CO/HO, the subsequent processing and sanctioning will be done online. The family pensioner & pension drawing Branch/ HRM

Section will receive a Digital Family Pension Payment Order (FPPO) instantly on the email address once the entire processing is completed at Pension Fund Section, HR Wing, HO. **Branches/Offices shall ensure to update the personal email IDs of the family pensioner** in the Online Family Pension Application without fail. Dispatching of physical FPPO by Pension Fund, HO is discontinued as the entire process has been migrated to online.

The detailed operational procedures/guidelines for submission of online family pension application has been furnished in **ANNEXURE II** to this Circular.

SUBMISSION OF LIFE CERTIFICATE:

Ex-employee Pensioners and their family pensioners are required to submit their Life Certificates (LC) during the month of November every year for uninterrupted receipt of monthly pension. For hassle free submission of LC, various online modes are available for pensioners. Pensioners will receive a confirmation SMS, if their LC is updated successfully in HRMS pension package. In addition to Life Certificate, Non-employment Certificate is to be submitted by Ex-employee pensioners who retired in Officers cadre upto one year from the date of retirement. Family Pensioners of Ex-employees are required to submit the declaration regarding re-marriage/marriage along with Life Certificate. Further, Family pensioners other than spouse of the deceased Ex-employee (e.g., Son/Daughter/Mother/Father of the Ex-employee) are required to submit Non-employment certificate along with Life Certificate and declaration of re-marriage/marriage.

Various “online” modes for updation of LC have been furnished here below:

- **Jeevan Pramaan:** Jeevan Pramaan uses the Aadhaar platform for biometric authentication of the pensioners. Pensioners are not required to visit the Branch for submitting their LC. The Digital Life Certificate will be stored in central repository, which will be accessed by the Bank. Pensioners can submit their Digital Life Certificate (DLC) using “Jeevan Pramaan” through various sources listed below:
 - “UMANG” Mobile Application.
 - PC Application from Jeevan Pramaan website (www.jeevanpramaan.gov.in).
 - Door Step Banking (DSB).
 - Any of our Branches.
 - Post Offices/Digital Service Centres.
- **Face Authentication:** This facility is very useful in case of Pensioners whose bio-metric data cannot be captured due to various reasons. In this process, Face is authenticated and Digital Life Certificate is submitted.

Salient features of Face Authentication:

- It can be accessed from any of the Android Phone.
- There is no dependency on any of the External device and pensioners can submit DLC at his/her convenience.
- It avoids visiting of Branch or any other Service Centres.
- No charges is being levied for submission.
- It is instant and DLC is uploaded in the Jeevan Pramaan portal.

Pre-requisites for using Face Authentication facility:

- Android Smartphone (version 7.0 & above) (un-rooted device).
- Internet connection.
- RAM 4 GB & above.
- Storage 64GB (Minimum 500 MB free storage space required).
- Aadhaar number to be registered with Pension Disbursing Authority.

- Camera resolution 5 Mega Pixels or more.

Steps for using Face Authentication facility:

- Download and Install “AadhaarFaceRd App” from Google Play Store.
- Download and Install “Jeevan Pramaan Face Application” available in the download menu of website “www.jeevanpramaan.gov.in”.
- Operator Authentication: This is a one-time process. In case of Pensioner visiting Bank, for submission of DLC, then the Bank can be an operator else Pensioner himself/herself can be the Operator if he/she is submitting at his/her convenience.
- Pensioner Authentication: Pensioner has to fill in all the details like Name, PPO No., Account Number, Pension Sanctioning Authority, Disbursing Agency and select all declarations given and click on Submit. Next a pop up appears asking to proceed with the Face Scan. Click on YES to proceed. The next screen shows the instructions the pensioner need to follow while scanning face. It will ask to hold the camera still and blink the eyes once the lighting is right and the camera is stable. Immediately the software will do Face Authentication, DLC is generated and uploaded in the Jeevan Pramaan Portal.

- **Doorstep Banking Services (DSB):** Pensioners can utilize the facility of submitting DLC through Doorstep Banking (DSB) services. Once the pensioner places the request for submitting DLC, an authorized DSB agent will visit the doorstep of the pensioner to obtain DLC using their AADHAR number after biometric authentication. In case of failure to generate DLC in 3 attempts, the Agent obtains LC in physical format & submits to Branch for updation. Pensioners may register for this service according to their location through any of the following means:

- DSB website <https://doorstepbanks.com> or <https://dsb.imfast.co.in/doorstep/login>
- Mobile App “Doorstep Banking (DSB)” which can be downloaded from Google Playstore (depending on the city of residence the Doorstep Banking app of Atyati Technologies Pvt Ltd or Integra Micro Systems (P) Ltd can be downloaded). This application is available only for Android device.
- Toll free number: **1800 121 3721 or 1800 103 7188.**

- **Video based Customer Identification Process (VCIP):** VCIP involves submission of Life Certificate by Pensioners through Video Calling. VCIP facility will eliminate the Pensioners from visiting the Branch. The process is contactless and can be submitted from anywhere in India.

Salient features of VCIP facility:

- VCIP Facility is for the pensioners residing in India only.
- No charges for availing this facility.
- The Process involves Identification of Pensioner, capturing of PAN Card, Aadhaar, Signature and Location.
- On completion of VCIP process, Life Certificate will be uploaded to HRMS Package automatically.

Requirement for Pensioners:

- Smartphone (Android/IOS) with internet facility (Preferably a speed of 2 Mbps and above).
- Mobile number should be registered with Aadhaar and Bank records.
- Original Aadhaar Card & PAN Card.

Process flow of VCIP:

- An SMS containing link for booking VCIP slot will be sent to the pensioner's mobile number registered with their Pension SB account.
- Pensioner to open the received link, key in the account number and select the desired date/time slot for VCIP.
- Upon successful booking of the slot, the Pensioner will receive an SMS containing the details of the allotted slot and a unique link for joining Video Call for completing VCIP.
- At the time of allotted slot, pensioner has to open the unique link and submit the consent form by validating it through Aadhaar based OTP to receive the video call.
- Pensioner will receive the video Call by Employees' Pension Fund Section at the allotted time slot and they have to follow the instructions of the staff for Life Certificate Submission.
- After successful submission of Life Certificate, the pensioner will receive a confirmation SMS for the same.

Important Points:

- If the link for VCIP is lost/deleted, the pensioner has to book another slot.
 - If the VCIP process is interrupted during video call, the process has to be initiated from step 4 of the process flow.
 - Random questions related to DOB, PAN and Aadhaar will be asked by the Pension Fund staff during video call for verification.
- **Authentication through Video Call:** If Branches are having any ex-employee pensioners who are residing abroad or who are unable to submit their LC through any of the means mentioned above, Branches may guide the pensioners to contact Employees' Pension Fund, Head Office. Video call facility is exclusively used for ex-employee pensioners who are aged above 75 years and who are not in a position to visit the Branch/Office due to poor health conditions.
- **Physical Life Certificate at Branches:** In exceptional cases, where the Ex-employee pensioners are unable to submit DLC through Jeevan Pramaan, the pensioner may submit a physical Life Certificate at any of our Branches. Branches should accept the same after duly verifying the identity of Ex-employee pensioner. **The Branches must update and authorize the LC immediately in HRMS Package without fail.**

SUBMISSION OF INVESTMENT DECLARATION AND PROOF FOR INCOME TAX REBATE

Ex-employee pensioners whose pensionary income is taxable are required to submit Declaration of Investment every year in the month of April. An online option has been made available for Ex-employee pensioners on the Bank's website under Ex- employees page for submission of "Investment Declaration" with OTP authentication. Once the declared amount is updated in the Pension package, Pensioner will receive an acknowledgement of the same through email on their email id. Pensioners are requested to make use of the Online option to submit investment declaration, which is hassle free and convenient. Those Pensioners who submit the Investment declaration through online mode are specifically requested not to submit the Investment declaration again through email/courier/post etc., to avoid duplicacy.

If the Pensioners are unable to use this online facility they can submit the Physical copies of the Investment Declaration through courier/post or they can submit it through their registered email to the Employees' Pension Fund email id hopenfund@canarabank.com. If Investment

declaration is not submitted by 30th April of the Year, then applicable TDS will be deducted from their monthly pension.

Pensioners who have submitted investment declaration are required to submit the proof of Investment through email/post/courier etc. before 31st December every year. Pension from January month onwards of the subsequent year will be paid on the basis of Proof of Investment submitted and not on the basis of Investment declaration and applicable TDS will be effected accordingly.

USAGE OF CANARITES APP:

“Canarites” mobile app provides all the necessary information to Ex-employee pensioner regarding pensioner profile, pension details, last 12 months pension disbursements, investments details, spouse details, LC updation status etc. Hence, Ex-employee pensioners are suggested to download, use and popularize the Canarites app. They can download the “Canarites” Mobile App by visiting Google Play Store (Android Phone Users) Or App Store (iPhone Users) and search for “Canarites” or they can download the same by visiting the below mentioned link:

ANDROID USERS : <https://play.google.com/store/apps/details?id=com.canarabank.Canarites>
IPHONE USERS : <https://apps.apple.com/in/app/canarites/id1358599661>

A brief description of the Home Page Menu in the Canarites App has been furnished below:

- **PENSIONER PROFILE:** This tab contains pensioner profile details like Name, Staff ID, Designation, Date of Birth, Date of Joining, Date of Retirement, Spouse name etc.
- **PENSION DETAILS:** This tab provides the details on Pension & commutation i.e. type of pension, PPO number, PPO date, commutation sanction date, commutation restoration date, Basic pension before commutation, commutation amount etc.
- **DISBURSEMENT DETAILS:** This tab will provide pension details for last 12 months which includes Basic pension after commutation, Dearness relief, IT deduction (if any) & Total pension payable.
- **INVESTMENT DETAILS:** Details of the investments made by the pensioner in the Financial Year as per the Income Tax provisions, declared amount of investment, Proof verified amount may be checked through this tab.
- **EX-EMPLOYEE PAGE:** This link will facilitate the user to access the Ex-employees Web-page on our Bank's website.
- **IN-HOUSE PUBLICATIONS:** This link will provide the pensioners access to view In-house publications issued by the Bank viz. Today's Tidings, Executive Digest, Shreyas, Occasional Publication & Vishranthi Newsletter.
- **FORM 16 PART A:** Option to download Form 16 (Part A) of the latest Financial Year.
- **FORM 16 PART B:** Option to download Form 16 (Part B) of the latest Financial Year.

TRANSFER OF ACCOUNT OF PENSIONER:

- a) If an ex-employee Pensioner approaches, the pension drawing Branch for transfer of his Pension crediting Account, below mentioned steps can be followed:
- Obtain a request letter for transfer of Pension Crediting Account to another Branch of our Bank.
 - Forward the request letter to Employees' Pension Fund, HO with recommendations to credit the Pension at transferee Branch furnishing the DP code of the said Branch. While forwarding such letter Branch should furnish their 'no objection' to transfer the account.
 - On receipt of the above, at Pension Fund, HO, the same will be updated and confirmatory e-mail will be sent to transferor and transferee Branch.
 - On receipt of the above confirmation, the transferor Branch has to forward the Branch copy of PPO (in case physical PPO is available with the Branch) to the transferee Branch.
- b) If an ex-employee Pensioner approaches for the change of pension credit to new account at another Branch:
- The existing pension drawing Branch to obtain a request letter for change of pension crediting account to new account at another Branch of our Bank.
 - Forward the above letter to Employees' Pension Fund, HO with recommendations to credit the Pension at transferee Branch furnishing the DP code of the said Branch and new account number of the pensioner. While forwarding such letter Branch should furnish their 'no objection' for change of account or otherwise indicating the direct/indirect liabilities in the name of the Pensioner.
 - On receipt of the above, at Pension Fund, HO, the same will be updated and confirmatory e-mail will be sent to transferor and transferee Branch.
 - On receipt of the above confirmation, the existing pension drawing Branch has to forward the Branch copy of PPO (in case physical PPO is available with the Branch) to the Branch where new pension account is being maintained.

ISSUANCE OF DUPLICATE PENSION PAYMENT ORDER:

In case of the Regular pensioners / family pensioners who have lost/misplaced their PPO, Pension disbursing Branches are requested to forward the application along with the Joint Photograph with the spouse with their recommendation for the issuance of Duplicate PPO/FPPO.

All the Branches and Offices are advised to note the same for compliance.

SHANKAR S
CHIEF GENERAL MANAGER

TO: ALL BRANCHES / OFFICES OF THE BANK